

DEPT : SECRETARIAL  
REF No. SEC/ST EX.STT/ 171 /2019-20

January 16, 2020

BSE Ltd.  
First Floor, New Trading Wing,  
Rotunda Building, P J Towers,  
Dalal Street, Fort,  
**Mumbai – 400 001.**  
SCRIP CODE: 532218

Dear Sirs,

**Sub: Presentation to Investors and Analysts**

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, please find enclosed the Investor Presentation to Investors and Analysts in respect of financial results of The South Indian Bank Limited for the quarter ended 31<sup>st</sup> December, 2019.

The aforesaid information is also being hosted on the website of the Bank [www.southindianbank.com](http://www.southindianbank.com).

Kindly take the same in your records.

Yours faithfully

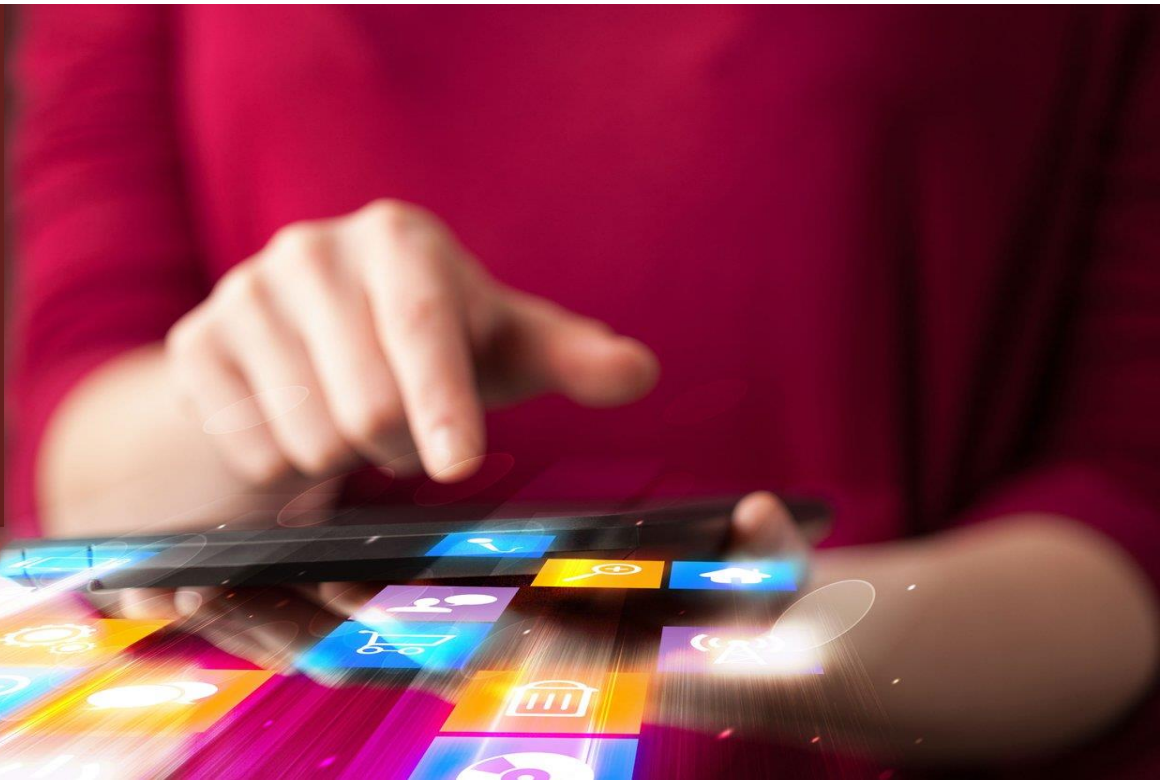


(JIMMY MATHEW)  
COMPANY SECRETARY

Encl: a.a.



*Bank  
On  
Us*



*Investor Presentation - Q3 FY20*



Q3 FY20 Highlights



Business Strategy



Performance Matrix



Next Generation Bank



About Us

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# Q3 FY20 Highlights

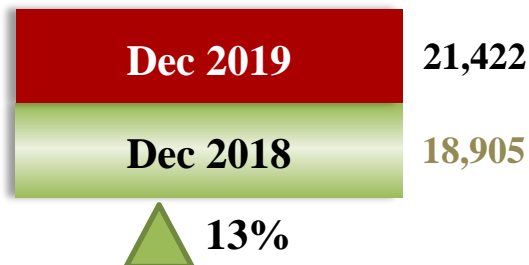


# Key Quarterly Highlights - Q3 FY20

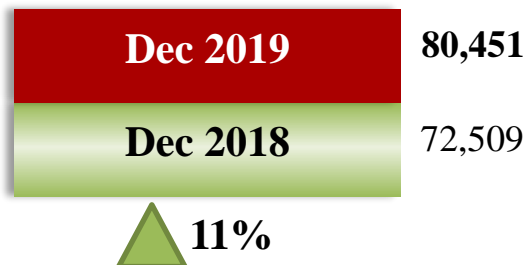


Rs. Cr.

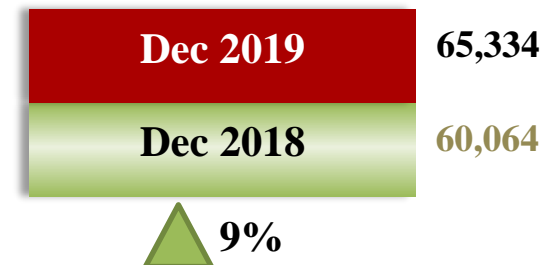
## CASA



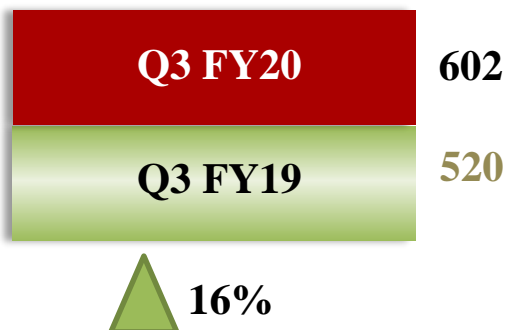
## Deposits\*



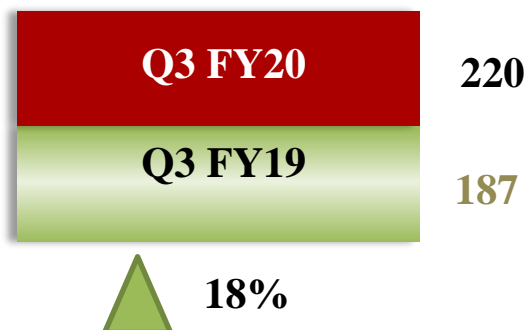
## Advances



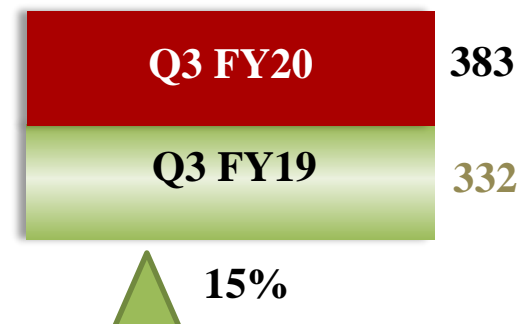
## Net Interest Income



## Other Income



## PPOP



\*Deposits (excluding Certificate of Deposits)



# Business Strategy



# Our Strategy...



- Retail Banking Department to focus on retail loan & liability/investment products
- Efficient branches & processing centers for faster processing of loans
- Outbound Sales team
- Continuous training of work force
- Advanced technology for ease of customers
- Invest in Brand Building

- Cluster based approach in industry hubs
- Sole Banker to SMEs for all banking needs
- Dedicated vertical to penetrate SME banking

- Strategy & Road map in place to increase CASA funds
- Alternate channels for mobilising CASA
- Centralized processes allowing branches to focus on garnering low cost funds
- Continuous improvement/review of products

- Granulize loan portfolio to spread out risk
- Cautious approach on large corporate lending
- Special cell for monitoring non performing and restructured assets

- Focus on increasing banking services for SME, Retail, NRI
- Enhance treasury capabilities & increase branch strength
- Expand POS/ATM Network and all digital channels
- Leveraging technology to introduce modern & new-age banking products
- Focus on 3<sup>rd</sup> Party/Investment products to generate more other income

# ...Performance in Line with Strategy

**Strengthen Retail base**

**Rs. 19,834 Cr**

**INCREASE**  
**18% YoY**

**Expand Agriculture &  
MSME base**

**Rs. 25,787 Cr**

**INCREASE**  
**17% YoY**

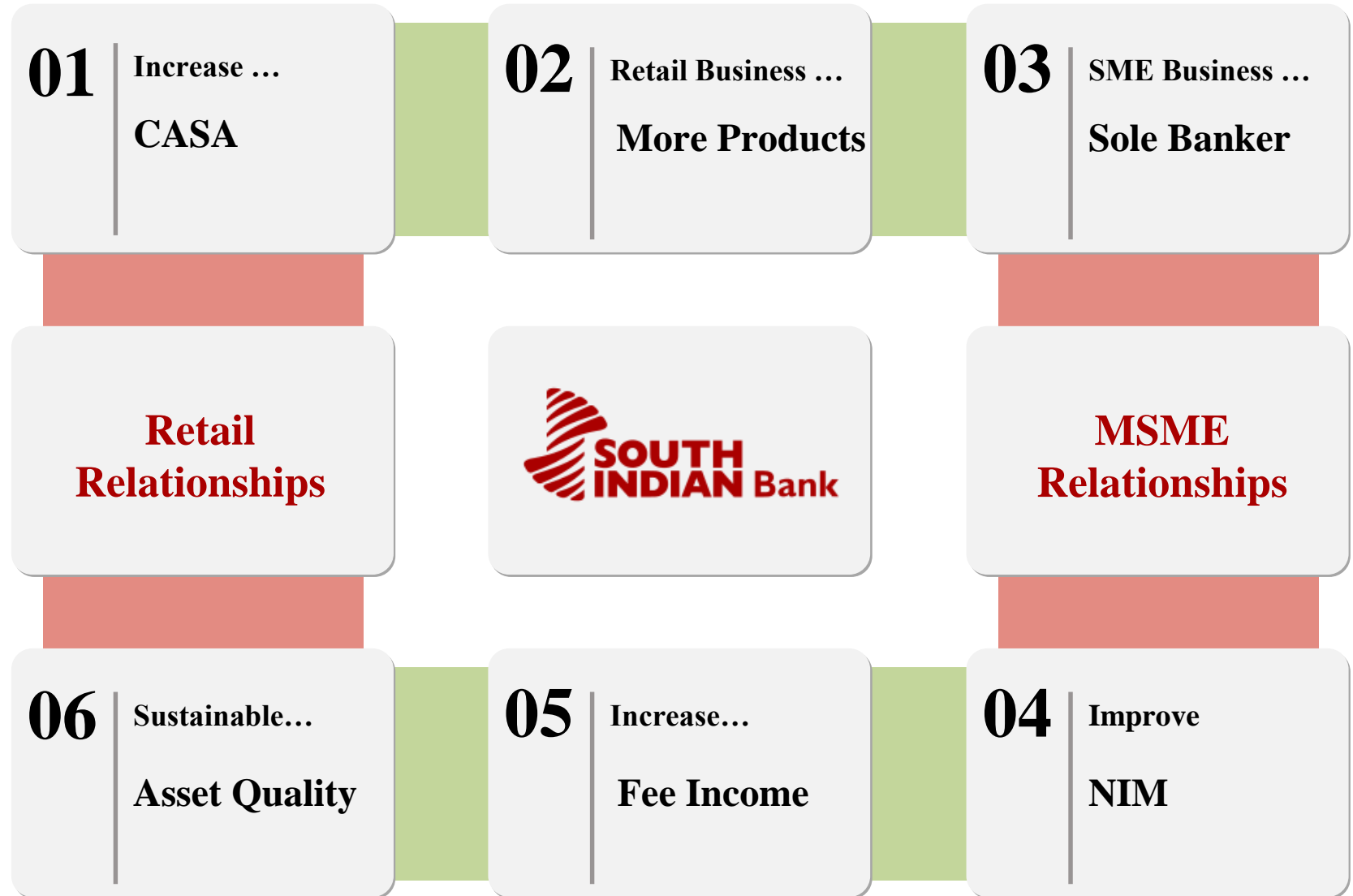
**Improve CASA**

**Rs. 21,422 Cr**

**INCREASE**  
**13% YoY**



# Shall continue to focus on Core Strengths



# ...Increase Retail & MSME Business

01

Centralized  
Marketing &  
Processing  
Centre (Kochi)



## Loan Processing

- Entire Loan underwriting centralised
- Enhanced risk management
- KYC compliance and fraud prevention tools

02

Retail Hub

- Home Loan
- Auto Loan
- MSME Loan
- LAP



## Retail Business

- Penetrate further in the existing set of Customers
- Faster Sanctions

03

Cluster  
Branches

- 17 Clusters
- Specific Cluster for Forex



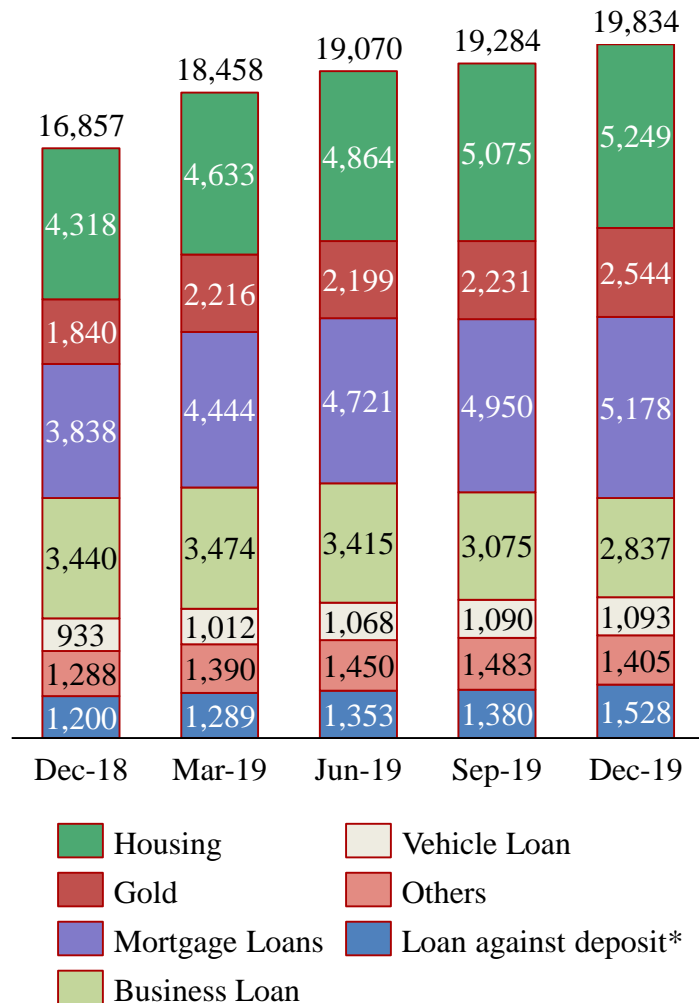
## Branch Profitability

- Focus on particular geographies and open additional branches
- Improve Branch Profitability

# ...by focus on Housing Loans in Retail

## Retail Breakup

Rs. Cr.



## Housing: Key Initiatives

- Retail hub in Kochi to increase focus on retail loans
- Dedicated Officers for marketing Retail Loans
- Marketing initiative through TVCs
- Tailor made products for different segments

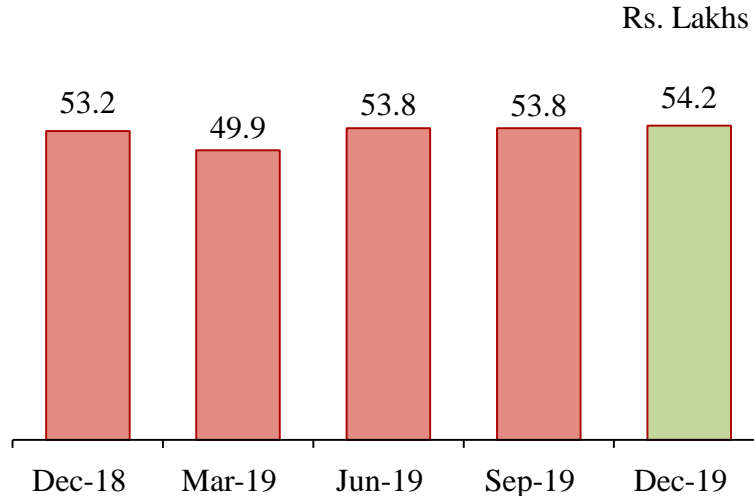
## October to December 2020

- Mortgage Loans Sanctioned: 2,542 Nos.
- Amount of Mortgage Loans Sanctioned: Rs. 810 Cr

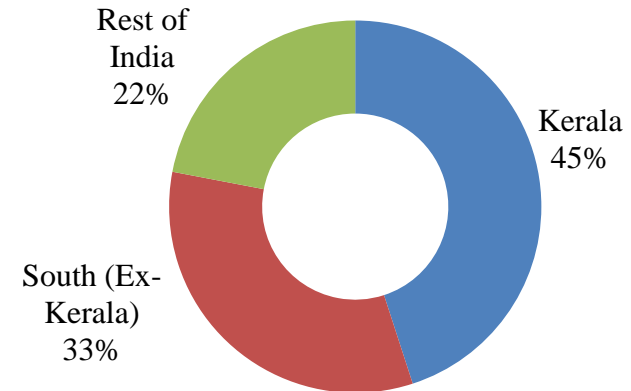
# ...becoming a Banker of Choice to SMEs



## Average MSME Loan / Account



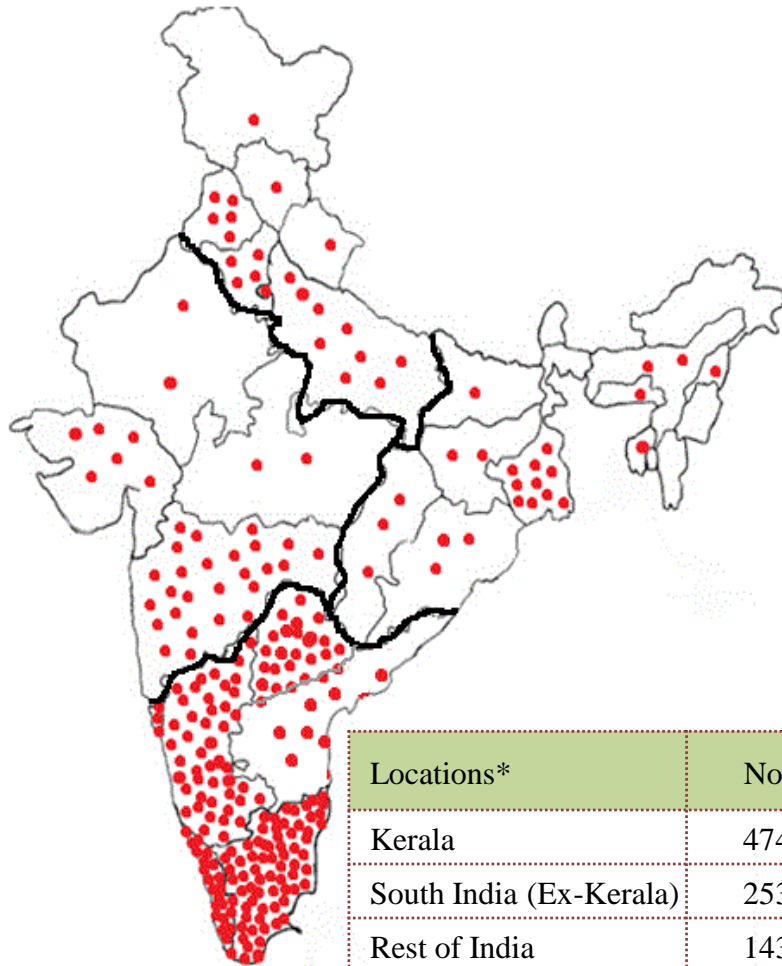
## MSME Loan Book by Geography



## SME Highlights

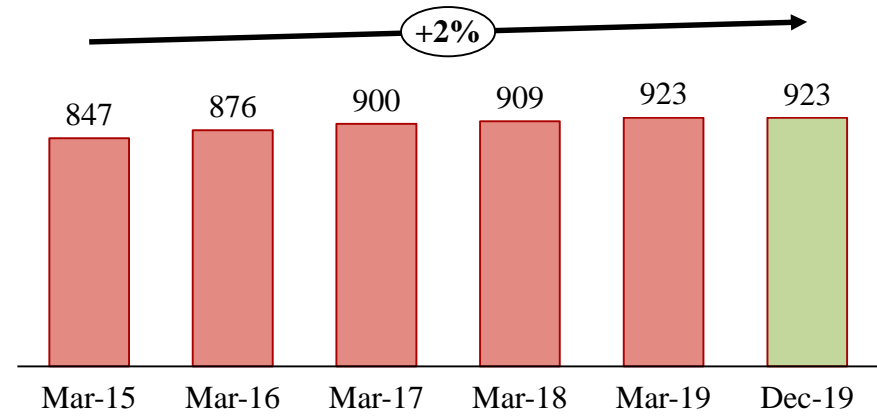
- Dedicated executive to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well - liabilities, vehicle finance
- Ongoing training (in-house as well as external)
- Entire MSME loan processing centralized at Kochi at two centers - Special focus on applications up to Rs. 2.00 Cr and standardized, uniform risk-based approach on Rs. 2.00 Cr to Rs. 25.00 Cr
- Underwriting of loans through customized software called LOS (Loan Origination System) to ensure speedy, paperless processing with capabilities to integrate with external sources like Finacle, CIBIL, Rating Agencies etc. for seamless flow of data
- Regional Offices freed from processing of loan applications so as to focus on new customer acquisition and marketing

# ...with the help of our Wide Network

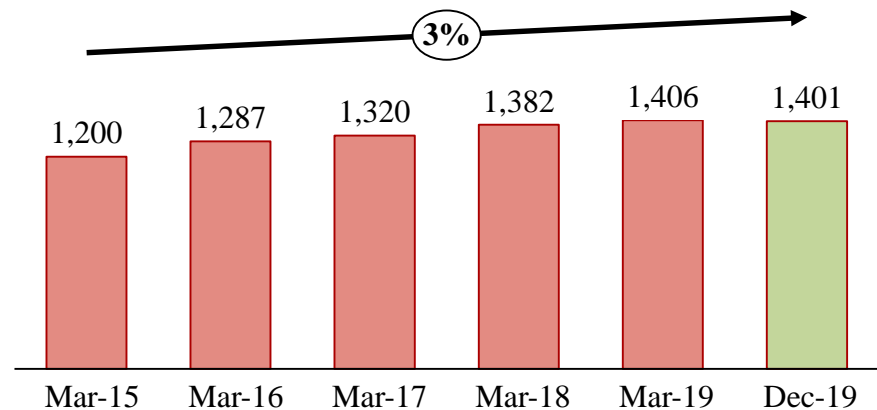


Locations*	No.
Kerala	474
South India (Ex-Kerala)	253
Rest of India	143
<b>Total Branches</b>	<b>870</b>
Extension Counters	53
<b>Total Customer Touch Points</b>	<b>923</b>

## Wide Network



## Total ATM Network

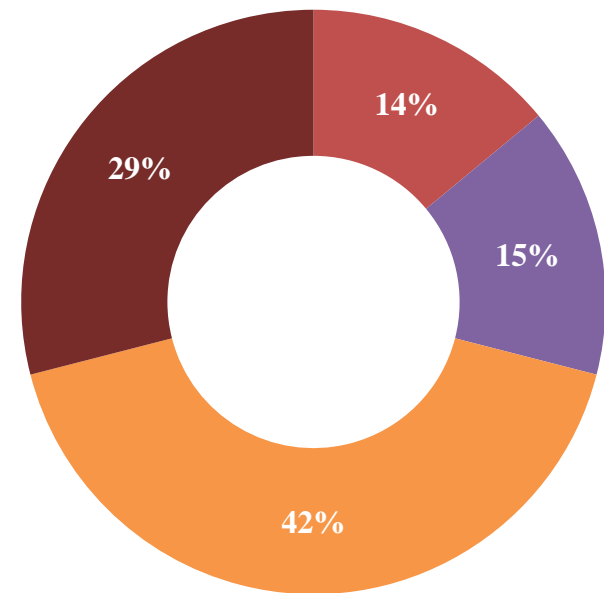
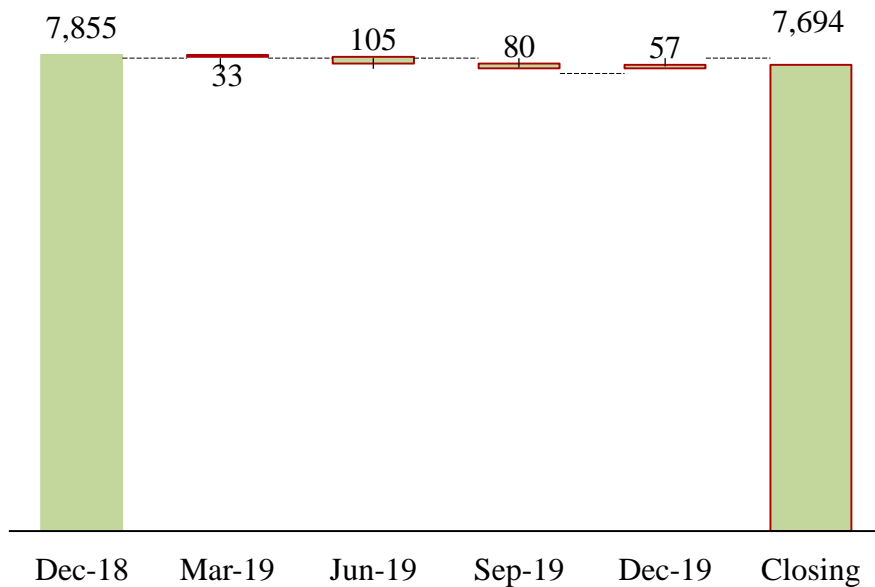


\*Map for illustration purpose only

# ... and our Experienced Employees

## Employee Addition

Total Employees: 7,694\*



■ < 2 Year ■ 2-5 Years ■ 5-10 Years ■ > 10 Years

\*Full-time officers and clerks



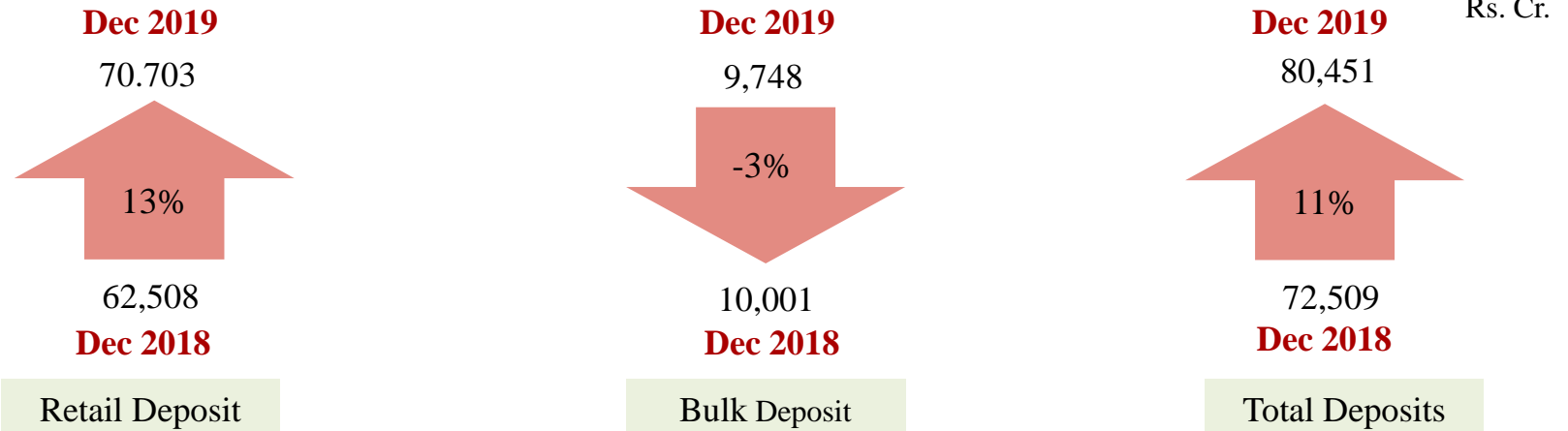
# Performance Matrix



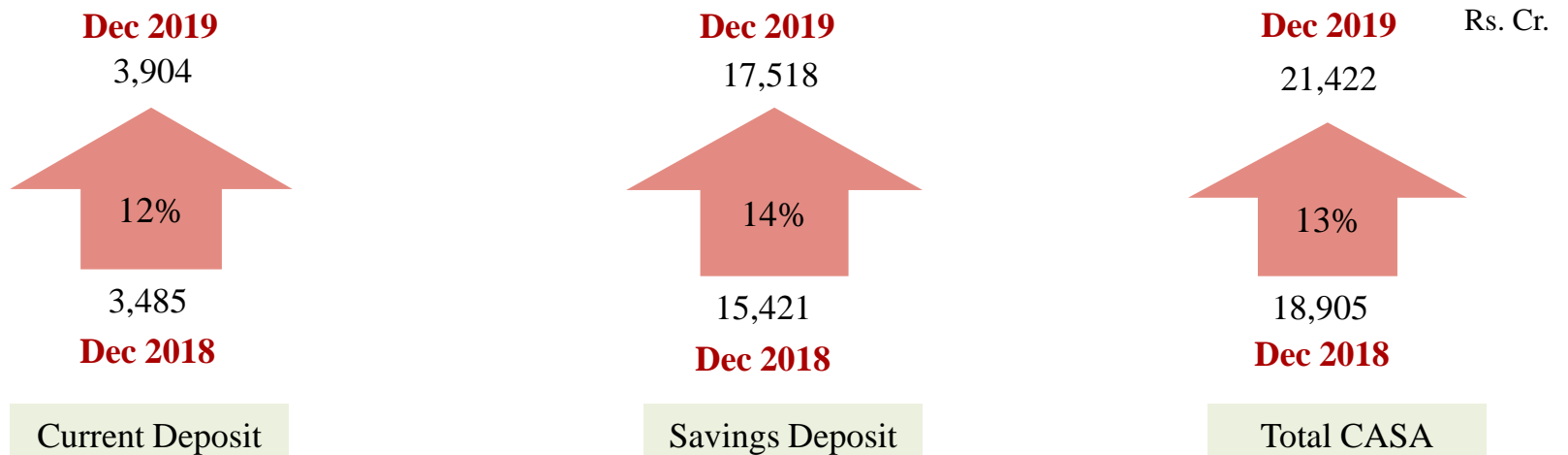
# Strong Deposit Franchise



## Deposits (excl. CDs)



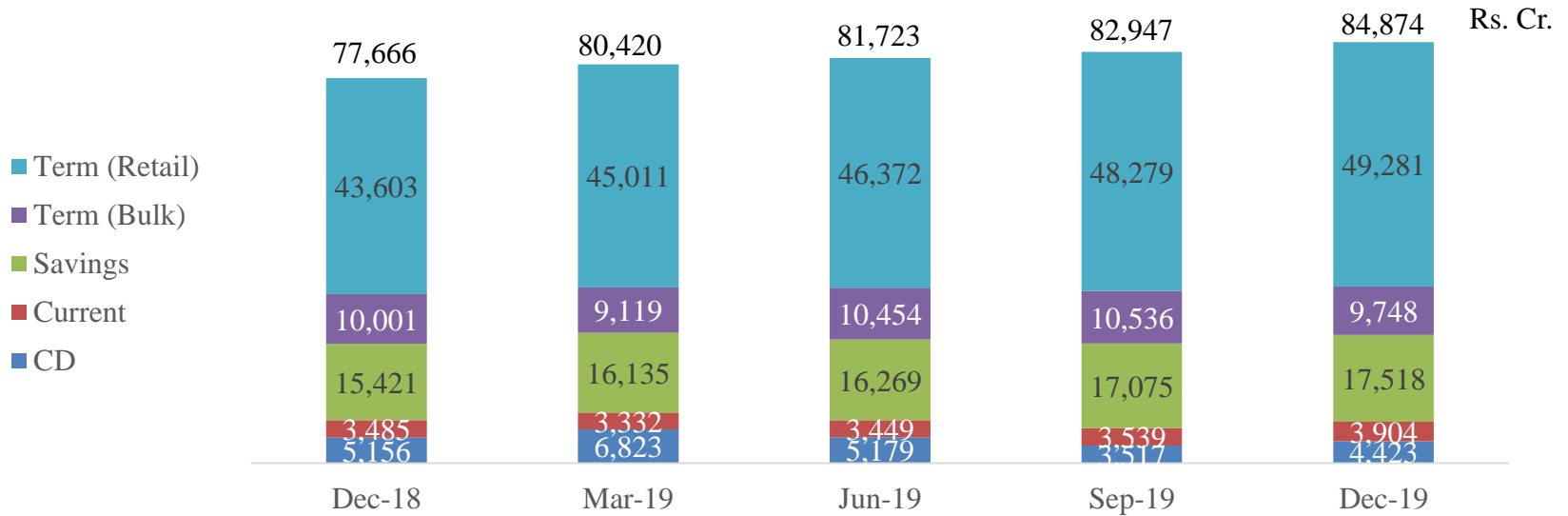
## CASA Deposits



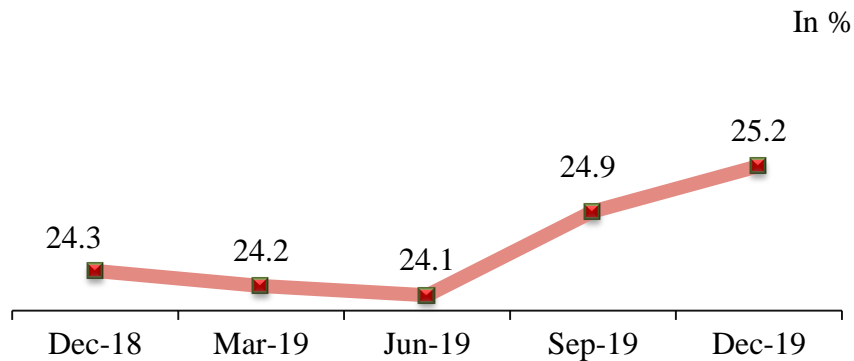


# Retail Deposits Growing...

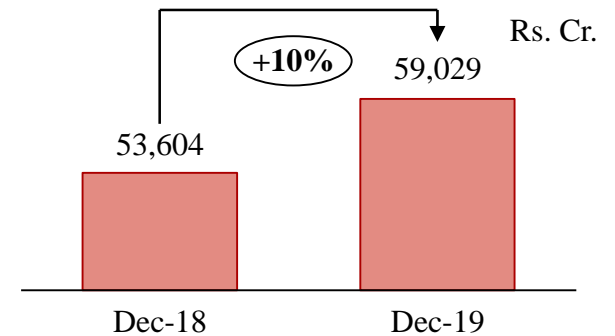
## Breakup of Deposits



## CASA



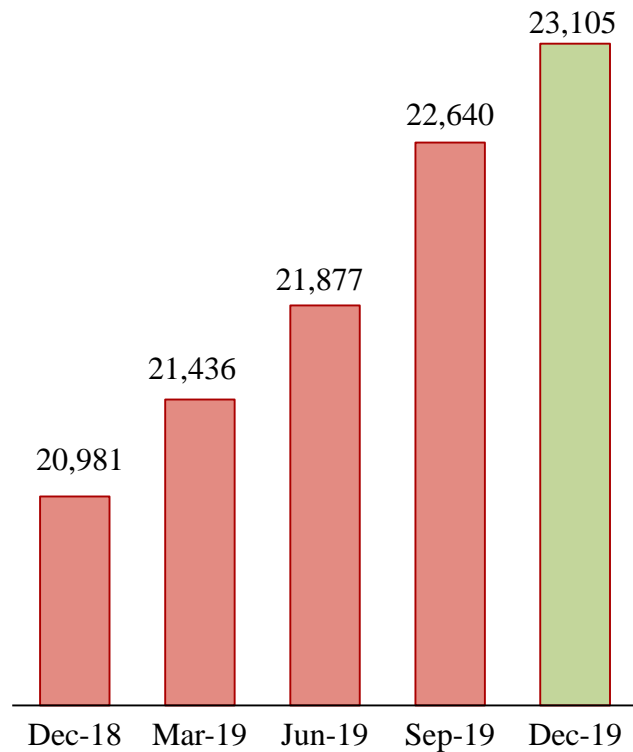
## Term Deposits



# Break Up of Non-Resident Deposits

## NRI Deposits

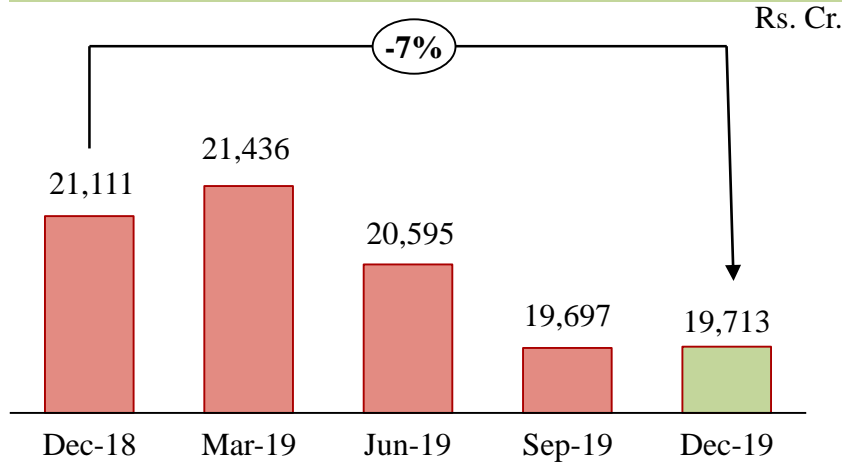
Rs. Cr.



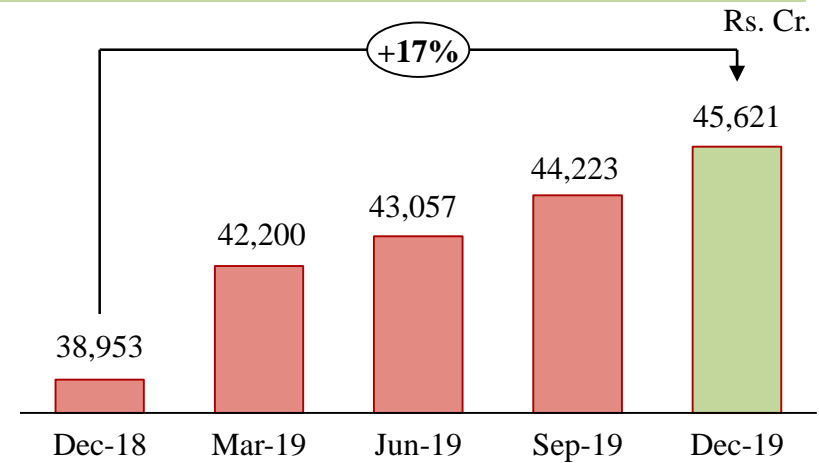
Deposit Type	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019
NRE SB	3,768	3,660	3,729	3,826	3,958
NRO SB	712	737	720	750	796
FCNR (B), RFC & Others	1,697	1,859	1,909	1,950	1,969
<b>Low-Cost NRI Deposit (Sub Total)</b>	<b>6,177</b>	<b>6,257</b>	<b>6,358</b>	<b>6,526</b>	<b>6,723</b>
NRE Term Deposit	14,199	14,533	14,854	15,440	15,687
NRO Term Deposit	605	647	665	674	695
<b>Total NRI Deposit</b>	<b>20,981</b>	<b>21,436</b>	<b>21,877</b>	<b>22,640</b>	<b>23,105</b>

# Composition of Loan Book

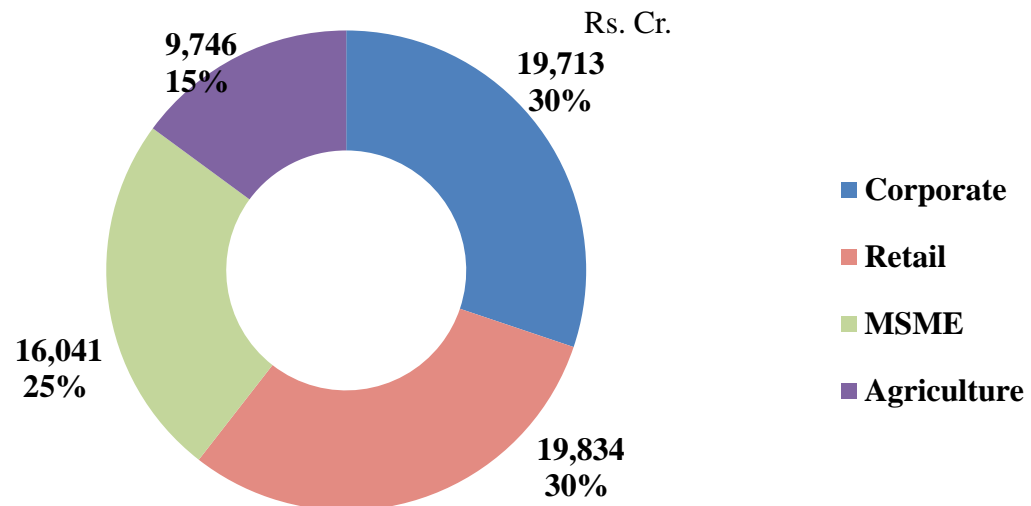
## Corporate Advances (Above Rs. 25 Cr)



## Advances (Excl. Corporates) (Below Rs. 25 Cr)



## Segment wise Break Up of Total Loan Book



# Composition of Loan Book

## Break up of Loan book

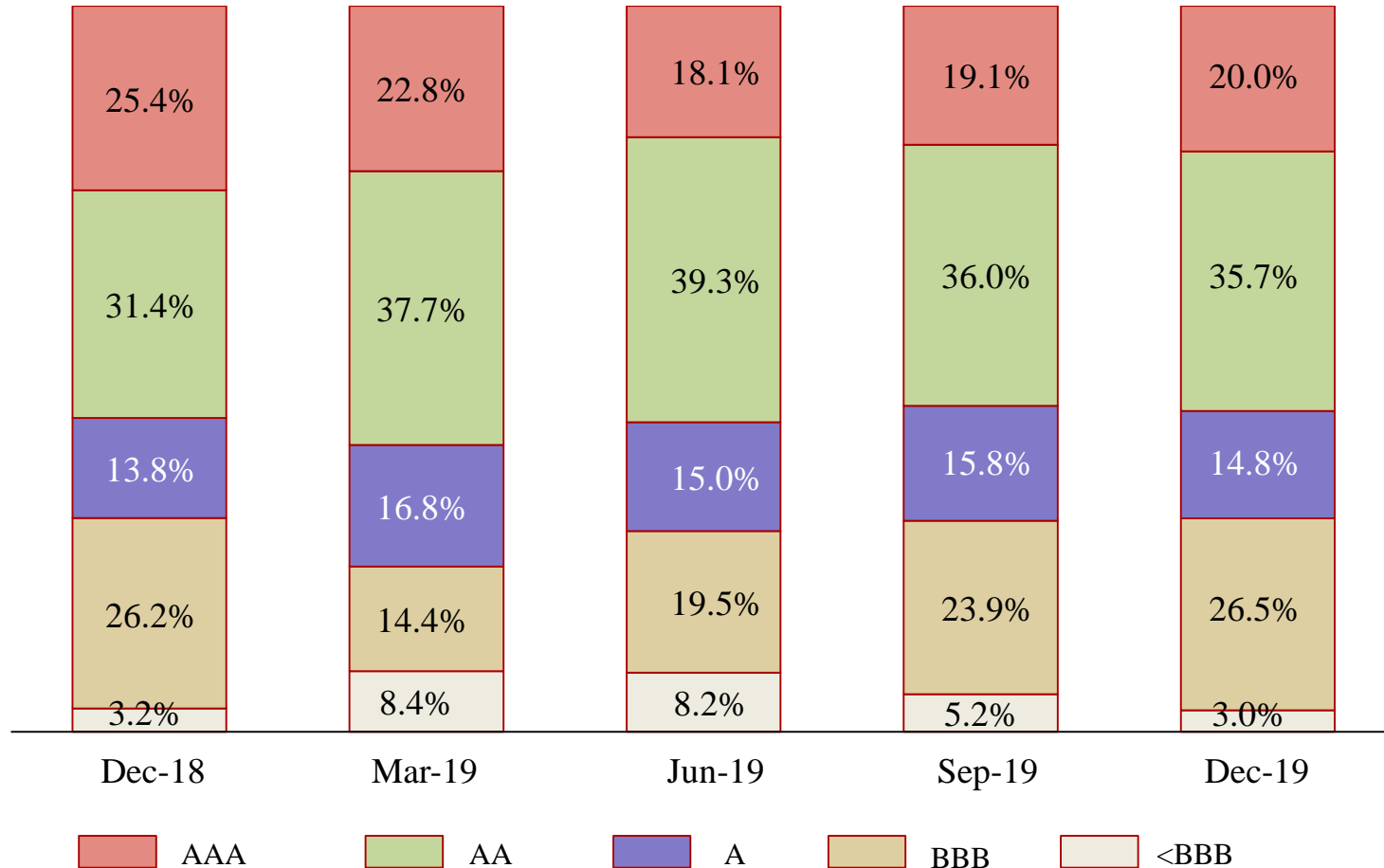
Advances (Rs. Cr)	Dec-18		Mar-19		Jun-19		Sep-19		Dec-19	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Less than 5 Cr	352,613	27,477	358,679	30,480	364,352	30,967	370,095	31,725	3,69,517	32,822
5 - 25 Cr	1,092	9,853	1,155	10,431	1,166	10,789	1,183	11,246	1,369	11,310
25 - 100 Cr	215	9,612	233	10,156	236	9,961	227	9,840	327	10,662
More than 100 Cr	52	10,192	51	9,437	49	8,781	45	7,964	38	7,297
<b>Total</b>	<b>3,53,972</b>	<b>57,134</b>	<b>3,60,118</b>	<b>60,504</b>	<b>3,65,803</b>	<b>60,498</b>	<b>3,71,550</b>	<b>60,775</b>	<b>3,71,251</b>	<b>62,090</b>
Gross NPA	7,757	2,930	7,606	3,132	8,258	3,154	8,281	3,145	8,276	3,244
<b>Total Advances</b>	<b>361,729</b>	<b>60,064</b>	<b>367,724</b>	<b>63,636</b>	<b>374,061</b>	<b>63,652</b>	<b>379,831</b>	<b>63,920</b>	<b>379,527</b>	<b>65,334</b>

# Rating Profile of Corporate Loan Book

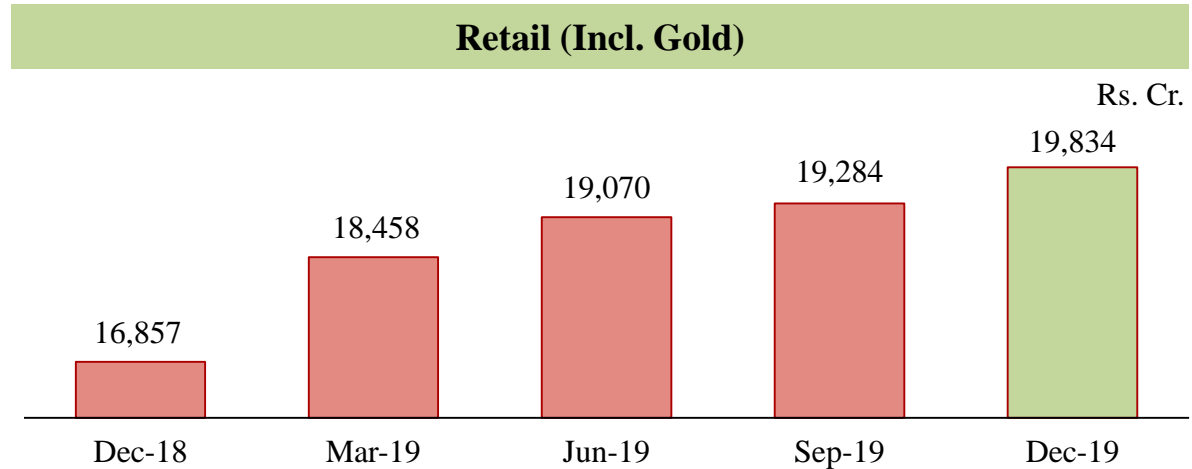


Standard Advances above Rs. 100 Cr.

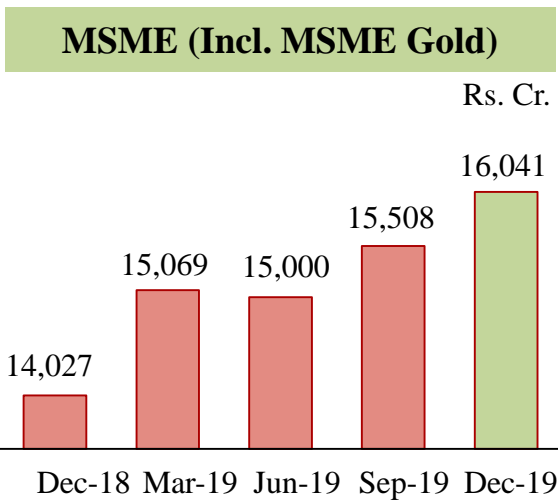
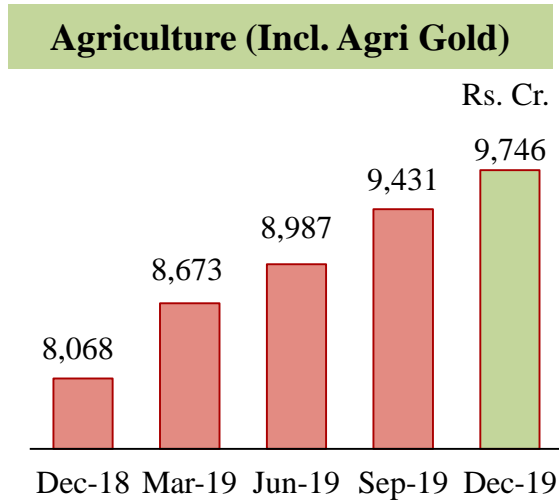
External Rating



# Key Focus: Retail, MSME & Agriculture



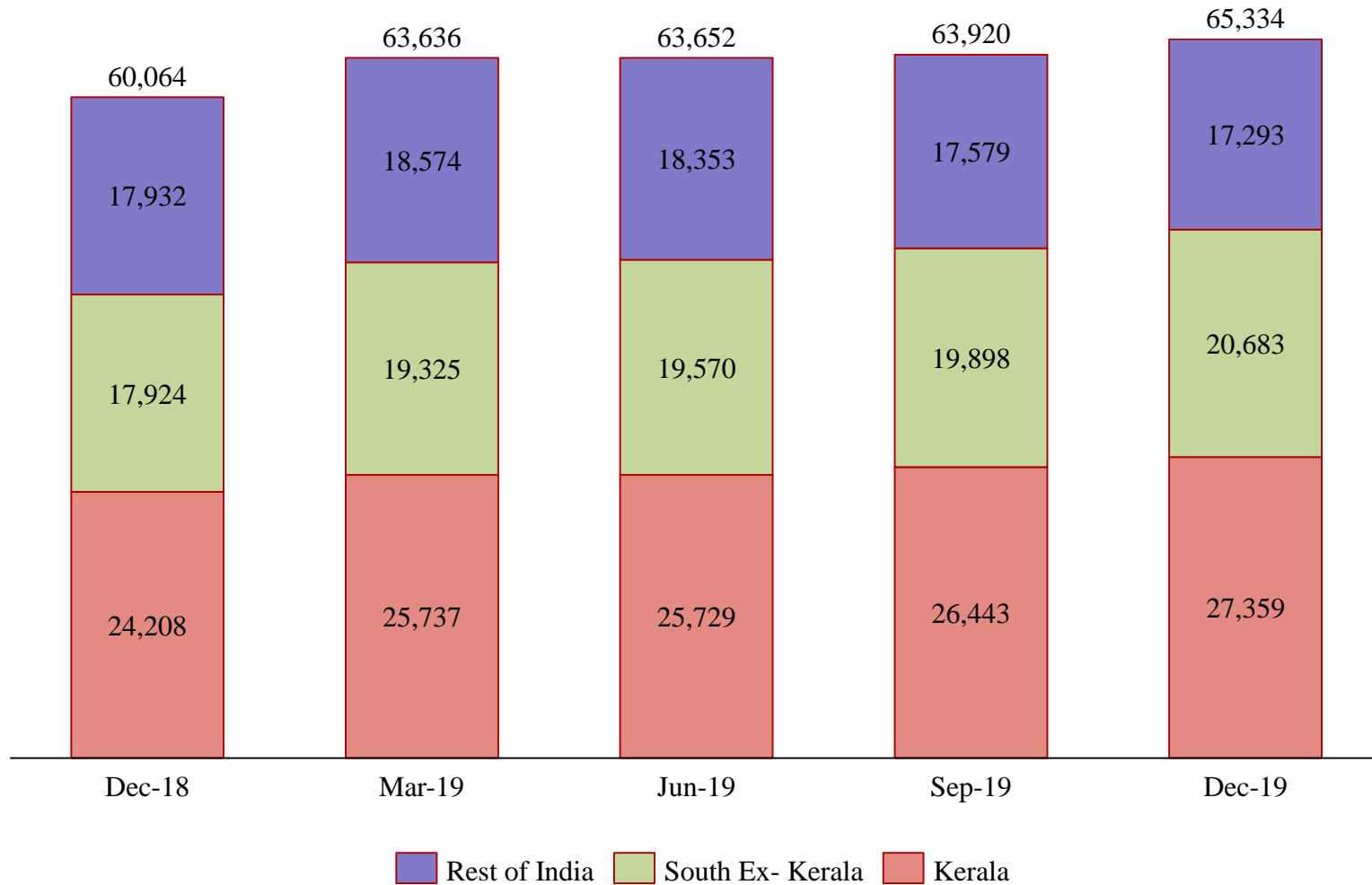
Retail Loans and Agriculture rose by 19% and 21% resp., while MSME grew by 14%



Over 18% of the Agriculture & MSME Loans are backed by Additional Security by way of GOLD

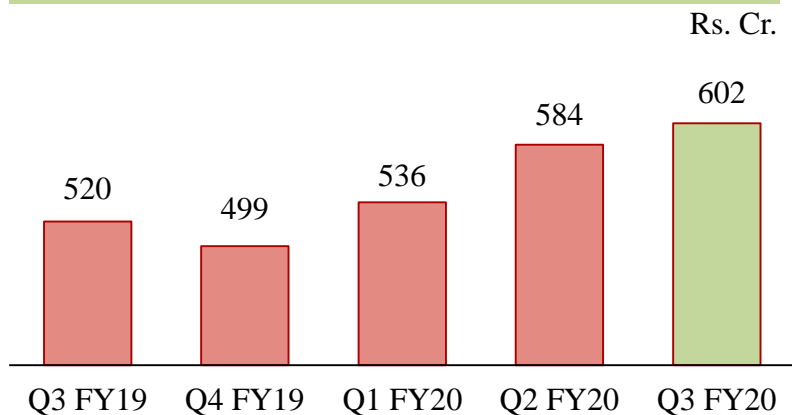
# Advances growing Across Regions

Rs. Cr.

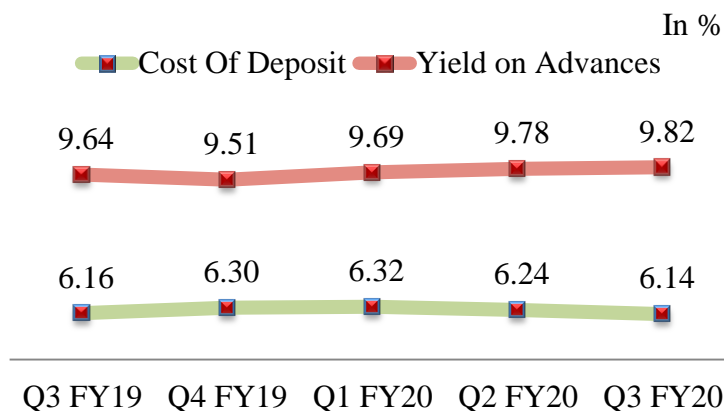


# Net Interest Income - Quarter

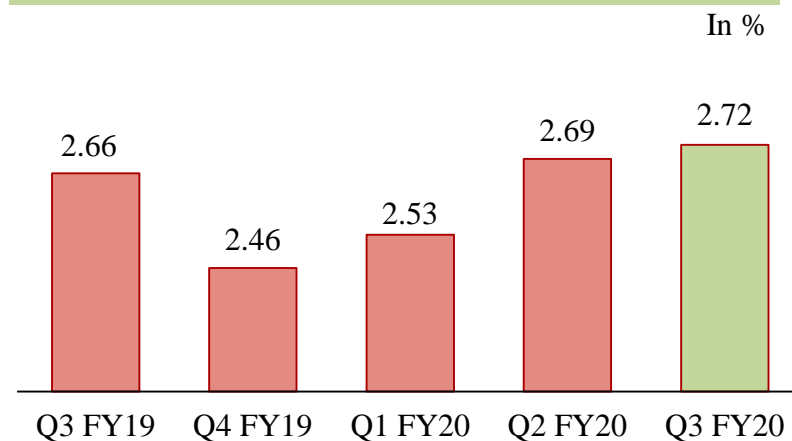
## Net Interest Income



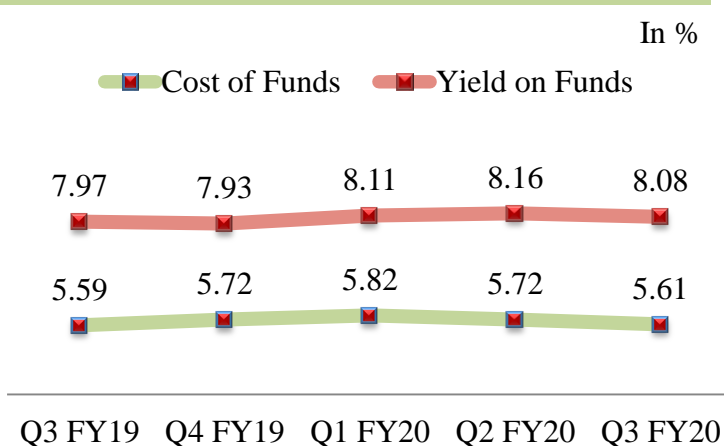
## Cost of Deposits & Yield on Advances



## Net Interest Margin



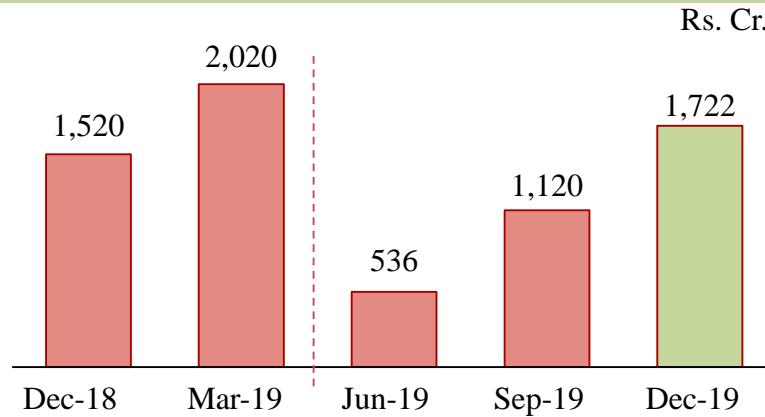
## Cost of Funds & Yield on Funds



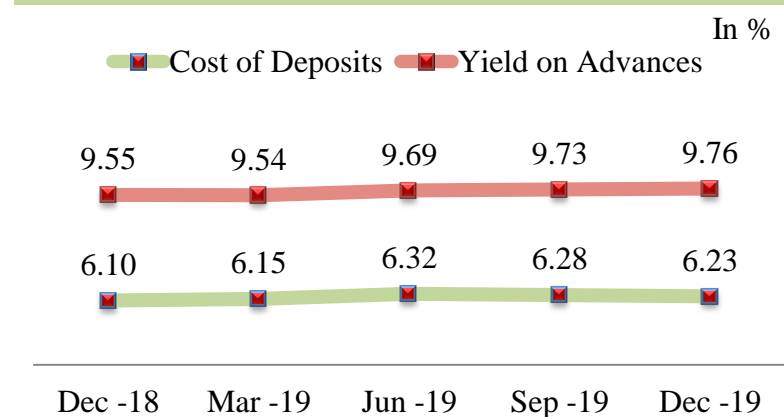


# Net Interest Income - Cumulative

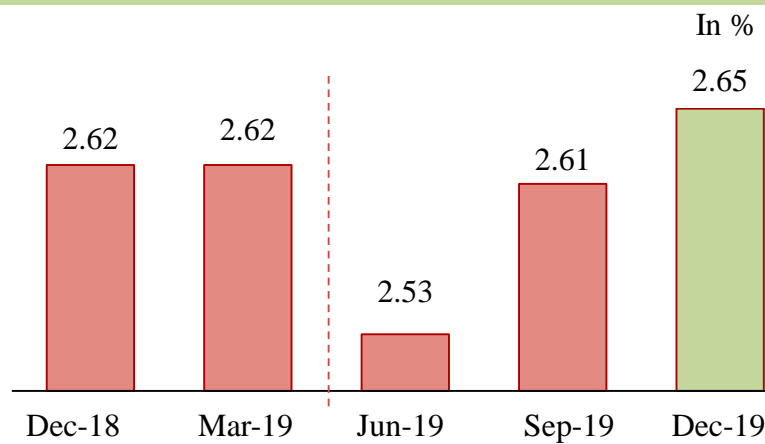
## Net Interest Income



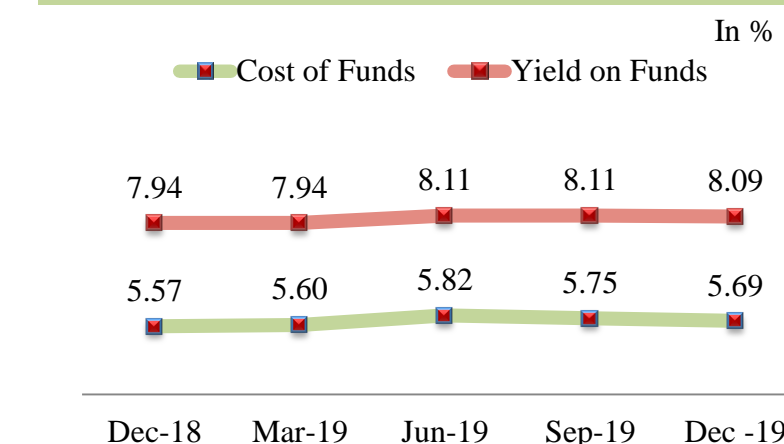
## Cost of Deposits & Yield on Advances



## Net Interest Margin



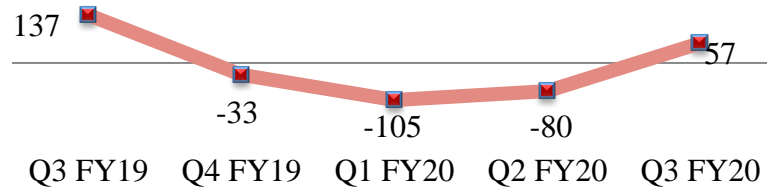
## Cost of Funds & Yield on Funds



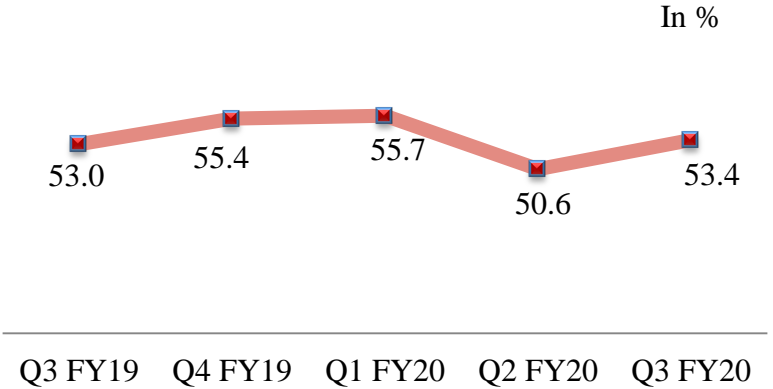
# Improving Operating Efficiency



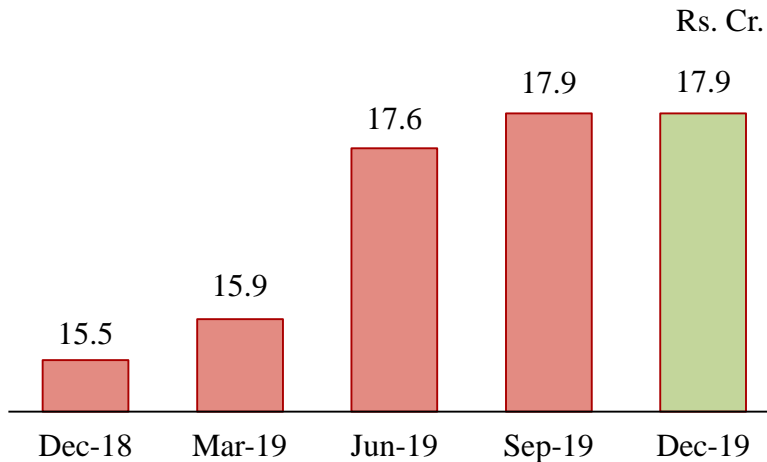
## Employee Additions



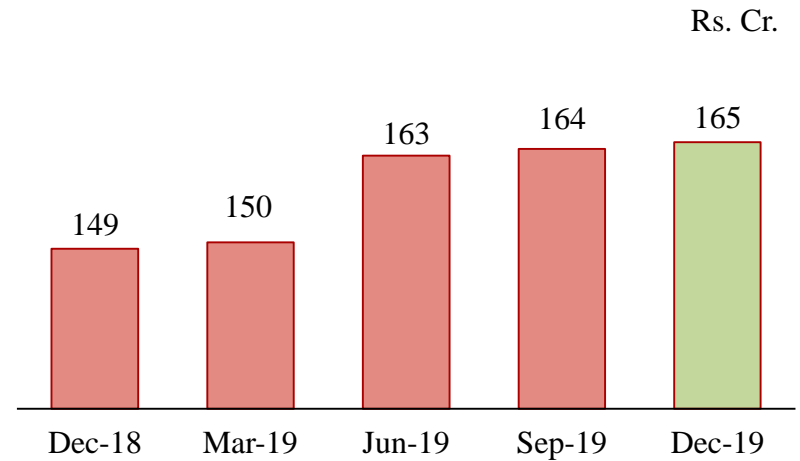
## Cost-to-Income Ratio



## Business per Employee



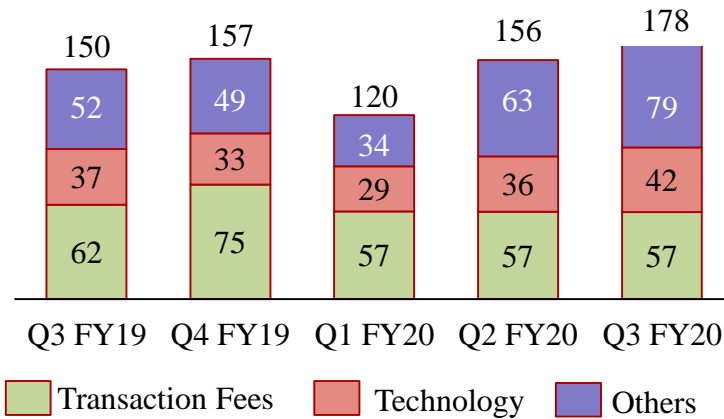
## Business per Branch



# Strong Other Income

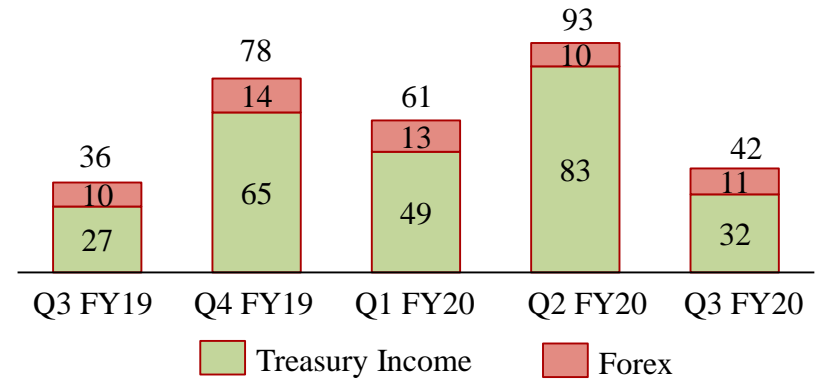
## Core Fee Income

Rs. Cr.



## Treasury & Forex Income

Rs. Cr.



## Investment Book as on Dec-19

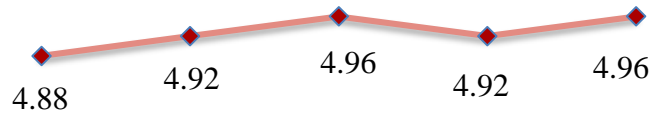
Details	Rs. Cr.	Modified Duration
HTM	16,684	5.78
AFS	4,340	3.75
HFT	-	-
<b>Total</b>	<b>21,024</b>	<b>5.50</b>

# Break Up of Provisions

Particulars (Rs. Cr.)	Q3 FY19	Q2 FY20	Q3 FY20
For NPA & NPI	189	285	203
For Depreciation on Investments	-7	-1	23
For Standard Assets	10	3	16
For Restructured Advances/Sacrifices & FITL	-	9	8
For Unhedged Forex Exposure	-	-	-
Others	11	11	12
Taxes	45	21	32
<b>Total Provisions</b>	<b>248</b>	<b>327</b>	<b>293</b>

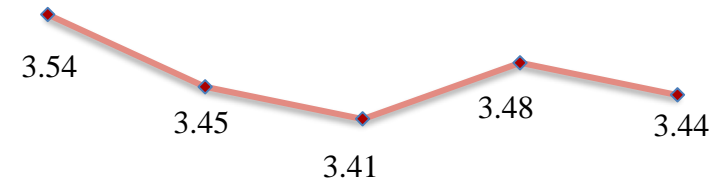
# Non-Performing Assets

## Gross NPA



Dec-18    Mar-19    Jun-19    Sep-19    Dec-19

## Net NPA



Dec-18    Mar-19    Jun-19    Sep-19    Dec-19

## Gross NPA Movement

Rs. Cr.	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
Opening	2,646	2,930	3,132	3,154	3,145
Additions	659	368	241	435	361
Deductions	375	166	219	444	263
<b>Closing</b>	<b>2,930</b>	<b>3,132</b>	<b>3,154</b>	<b>3,145</b>	<b>3,244</b>

## Net NPA Movement

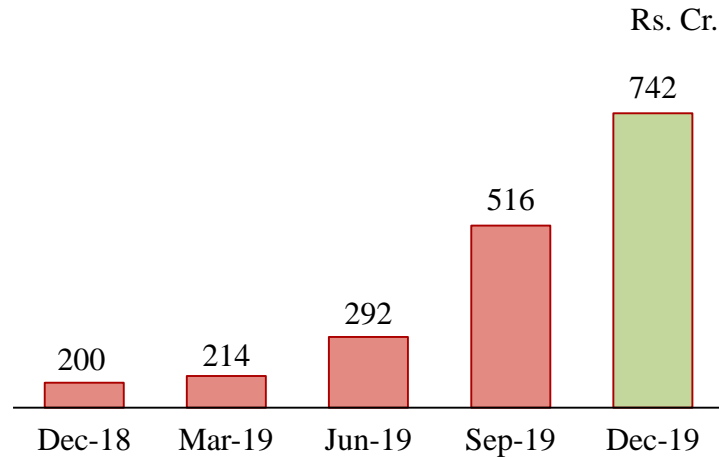
Rs. Cr.	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
Opening	1,785	2,100	2,164	2,135	2,193
Additions	555	305	195	352	301
Deductions	240	241	224	294	282
<b>Closing</b>	<b>2,100</b>	<b>2,164</b>	<b>2,135</b>	<b>2,193</b>	<b>2,212</b>

# Stressed Assets - QoQ

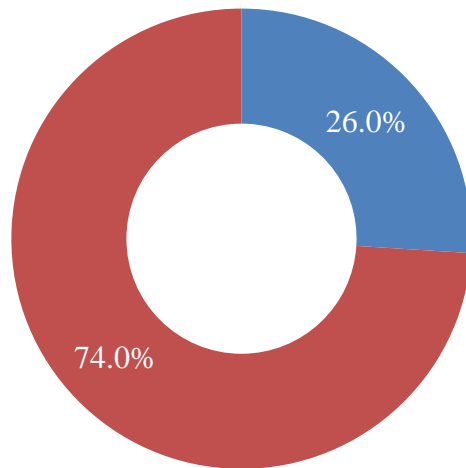
Rs. Cr.`	Gross Basis		Net Basis	
	Q2 FY20	Q3 FY20	Q2 FY20	Q3 FY20
NPA	3,145	3,244	2,193	2,212
Restructured Standard Advance	516	742	489	703
Other Stressed Advances	-	-	-	-
<b>Total Stressed Assets</b>	3,661	3,986	2,682	2,915
Advances	63,920	65,335	62,993	64,329
<b>Stressed Assets (as % of Advances)</b>	<b>5.7%</b>	<b>6.1%</b>	<b>4.3%</b>	<b>4.5%</b>

# Restructured Advances Breakup

## Restructured Standard Advance



## Sector Breakup



- On Account of Kerala Floods
- On Account of MSME Restructuring

## Security Receipts Outstanding as on Dec 31, 2019

Rs. Cr.

Book Value	Provision	NAV
1,324	287	1,037

# Restructured Standard Asset Book



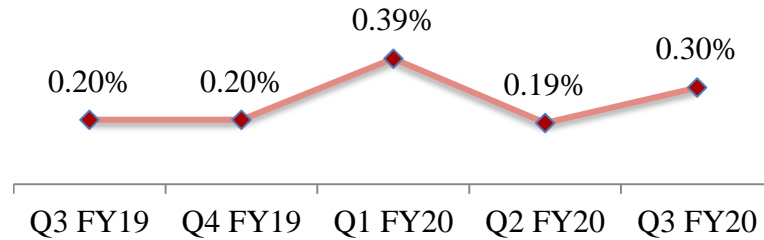
Rs. Cr.

Restructured Standard Advances						
	Opening	Fresh Addition	Inc/(Dec) in Existing Balance	Upgradation from NPA to Std.	Slippages to NPA	Closing Balance
<b>Infra Roads</b>	-	-	-	-	-	-
<b>Construction EPC</b>	-	-	-	-	-	-
<b>Under MSME Restructuring</b>	351	195	6	-	-	552
<b>Under Kerala Floods</b>	165	34	(6)	-	3	190
<b>Total</b>	<b>516</b>	<b>229</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>742</b>

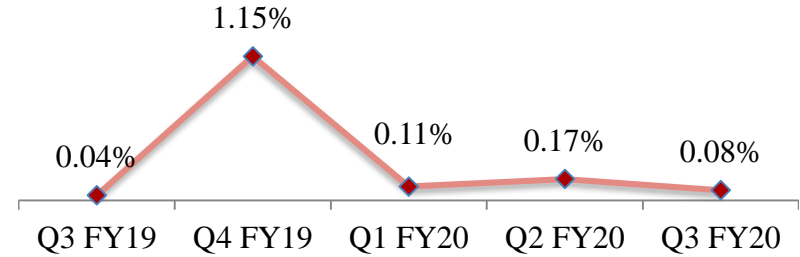


# Fresh Slippages / Advance Ratios

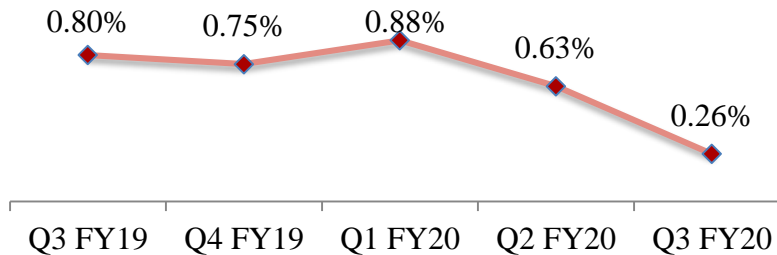
## Retail Slippage



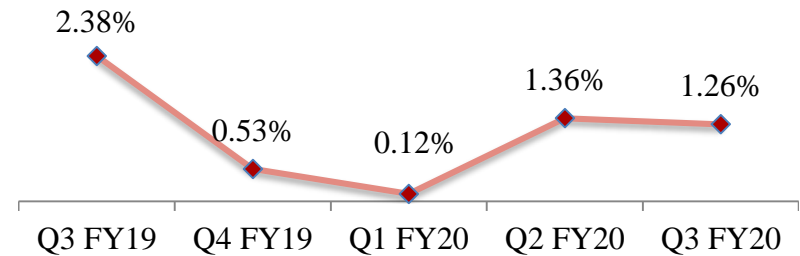
## Agriculture Slippage



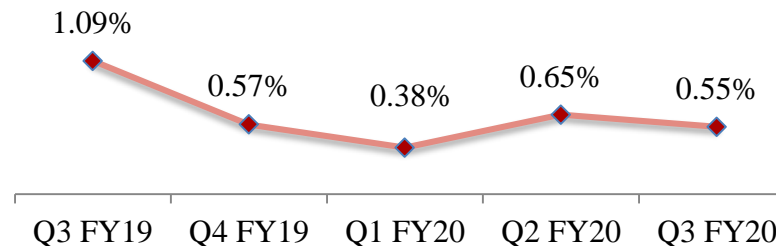
## MSME Slippage



## Corporate Slippage



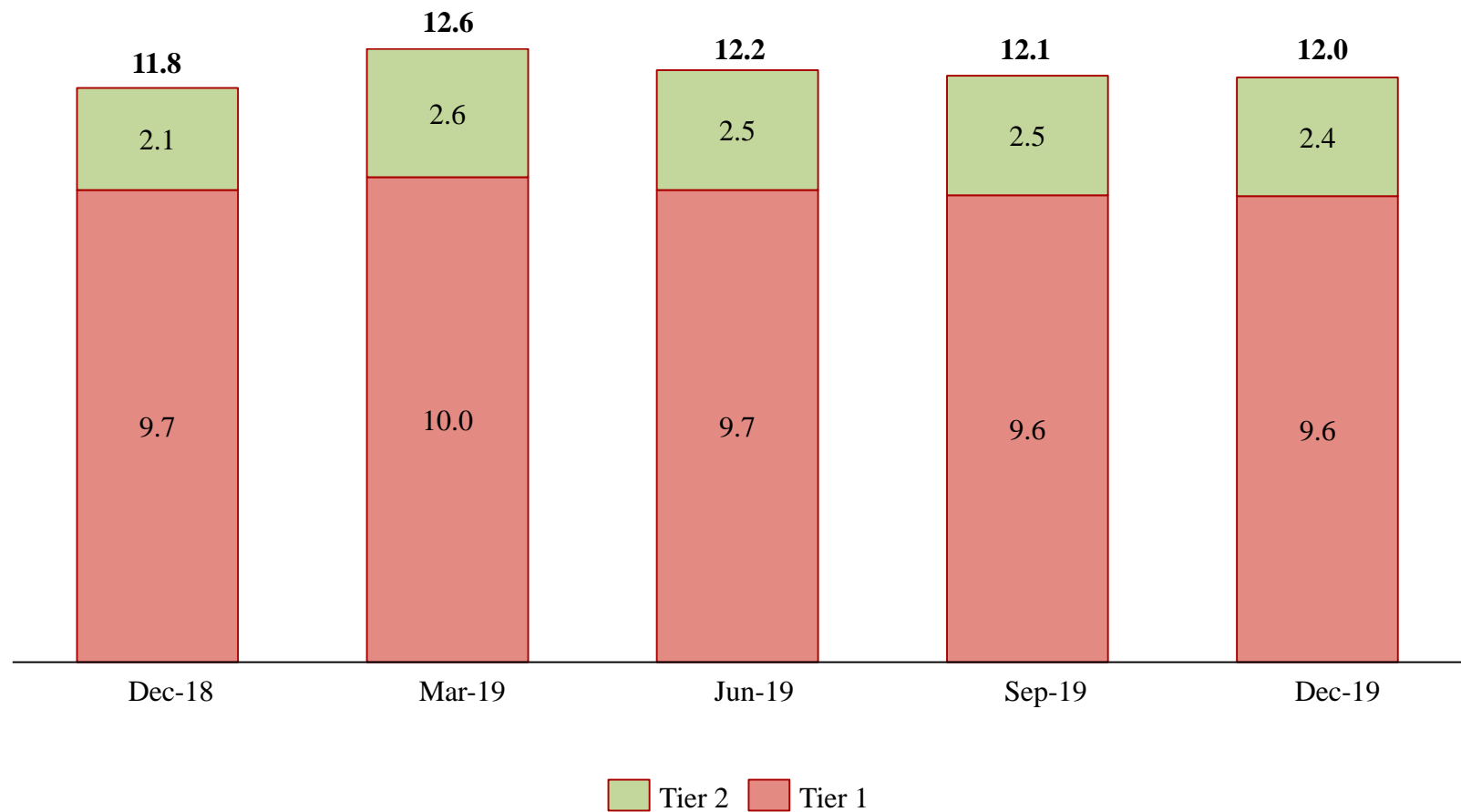
## Overall Slippage



# Capital Composition

## BASEL III

In %



# Profit & Loss Overview

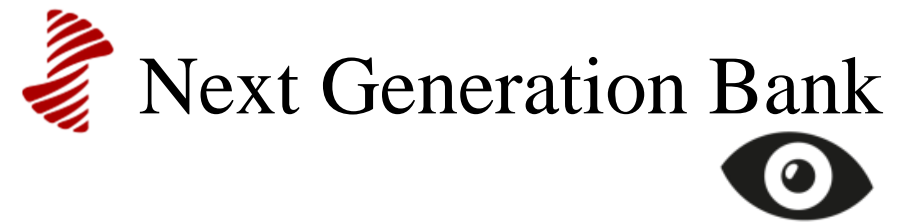
Rs. Cr.	Q3 FY20	Q3 FY19	Y-o-Y (%)	Q2 FY20	Q-o-Q (%)
<b>Net Interest Income</b>	<b>602</b>	<b>520</b>	<b>16%</b>	<b>584</b>	<b>3%</b>
<b>Other Income</b>	<b>220</b>	<b>187</b>	<b>18%</b>	<b>249</b>	<b>-12%</b>
- Core Fee Income	178	150	19%	156	14%
- Treasury & Forex	42	36	16%	93	-55%
<b>Total Income</b>	<b>822</b>	<b>706</b>	<b>16%</b>	<b>833</b>	<b>-1%</b>
Operating Expenses	439	374	17%	422	4%
<b>Operating Profit</b>	<b>383</b>	<b>332</b>	<b>15%</b>	<b>411</b>	<b>-7%</b>
Provisions & Contingencies	261	203	28%	306	-15%
<b>Profit Before Tax</b>	<b>122</b>	<b>129</b>	<b>-5%</b>	<b>105</b>	<b>16%</b>
Provision for Tax	32	45	-30%	21	53%
<b>Profit After Tax</b>	<b>91</b>	<b>84</b>	<b>8%</b>	<b>84</b>	<b>7%</b>

# Balance Sheet Overview

Rs. Cr.	Dec 2019	Dec 2018	Y-o-Y (%)	Sep 2019	Q-o-Q (%)
<b>Capital &amp; Liabilities</b>	<b>96,530</b>	<b>88,249</b>	<b>9%</b>	<b>94,955</b>	<b>2%</b>
Capital	181	181	0.0%	181	0%
Reserves and Surplus	5,468	5,153	6%	5,366	2%
Deposits	84,874	77,665	9%	82,947	2%
Borrowings	4,311	3,688	17%	4,773	-10%
Other Liabilities & Provisions	1,696	1,562	9%	1,688	0%
<b>Assets</b>	<b>96,530</b>	<b>88,249</b>	<b>9%</b>	<b>94,955</b>	<b>2%</b>
Cash & Balances with RBI	3,679	3,526	4%	4,076	-10%
Balances with Banks	881	1,166	-24%	902	-2%
Investments	20,546	18,507	11%	20,530	0%
Advances	64,329	59,256	9%	62,993	2%
Fixed Assets	794	693	15%	792	0%
Other Assets	6,301	5,101	24%	5,661	11%
<b>Business (Advances + Deposits)</b>	<b>149,203</b>	<b>137,729</b>	<b>9%</b>	<b>1,45,940</b>	
Current Accounts	3,904	3,485	12%	3,539	10%
Savings Accounts	17,518	15,421	14%	17,075	3%
CASA Ratio	25.2%	24.3%	-	24.9%	-

# Key Metrics - Quarterly

Particulars	FY18				FY19				FY20		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Net Interest Margin (NIM)	2.80%	2.95%	2.88%	2.73%	2.60%	2.61%	2.66%	2.46%	2.53%	2.69%	2.72%
CRAR Basel III	12.1%	11.7%	12.5%	12.7%	12.2%	12.1%	11.8%	12.6%	12.2%	12.1%	12.0%
RoAA (Annualized)	0.6%	0.02%	0.6%	0.6%	0.1%	0.3%	0.4%	0.3%	0.3%	0.4%	0.4%
Provision Coverage	44.6%	44.1%	49.4%	41.2%	39.1%	41.9%	41.2%	42.5%	45.1%	48.1%	50.4%
CASA	25.2%	24.6%	24.9%	23.8%	24.7%	24.5%	24.3%	24.2%	24.1%	24.9%	25.2%
Gross NPA	3.61%	3.57%	3.40%	3.59%	4.54%	4.61%	4.88%	4.92%	4.96%	4.92%	4.96%
Net NPA	2.54%	2.57%	2.35%	2.60%	3.27%	3.16%	3.54%	3.45%	3.41%	3.48%	3.44%
Book Value per Share (Rs.)	27.7	27.6	28.4	29.0	29.1	29.0	29.5	29.5	30.4	30.7	31.2
EPS (Rs.) (Annualized)	2.3	0.1	2.5	2.6	0.5	1.5	1.8	1.6	1.6	1.9	2.0
Customer Touch Points											
- Kerala	493	494	494	496	496	496	494	503	503	503	503
- South India (Ex-Kerala)	259	260	261	264	266	266	266	270	270	270	271
- Rest of India	149	149	149	149	149	150	150	150	150	149	149
<b>Total</b>	<b>901</b>	<b>903</b>	<b>904</b>	<b>909</b>	<b>911</b>	<b>912</b>	<b>910</b>	<b>923</b>	<b>923</b>	<b>922</b>	<b>923</b>



# Present across Customer Touch Points

## Traditional & Alternate Channels

**SIB Mirror +**



**Mobile Banking**



**ATMs**

~1,400 ATMs across India



**Branches**

870 Branches & 53 Extension Counters

**SIBerNeT**

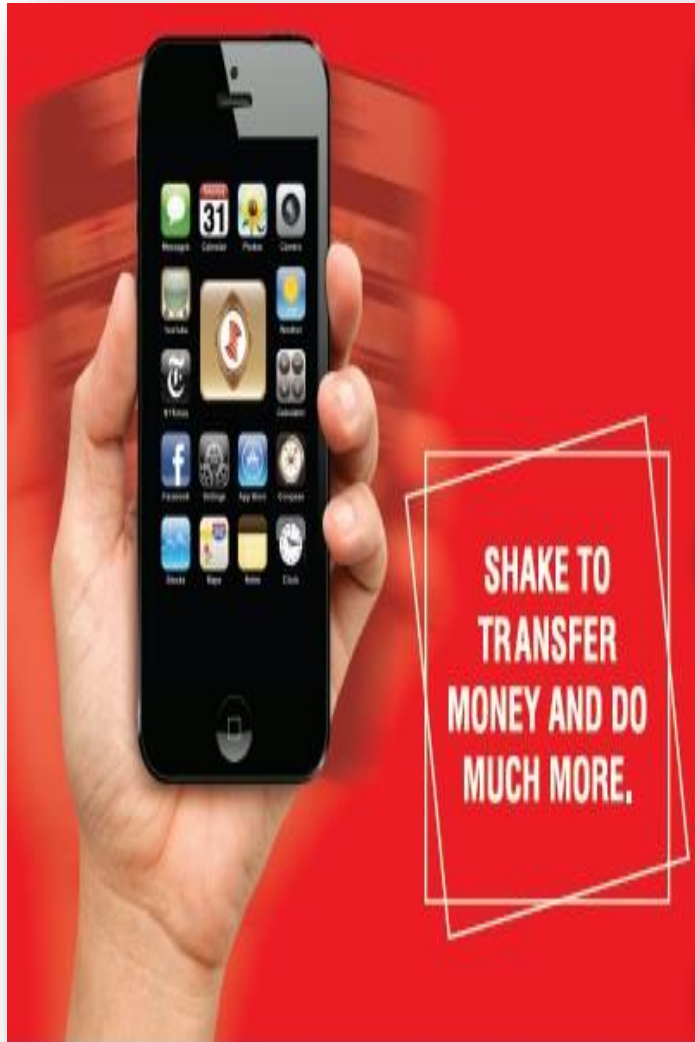
**Internet Banking**

**SIB PoS**



**Point of Sale**

# Technology Initiatives



Mirror + is an all in one stop for your mobile banking needs, with additional features as IMPS (24/7) fund transfer, NEFT fund transfers, and full access to account information, and much more

SIBerNet is a suite of comprehensive internet banking services positioning SIB as a technology-driven bank offering superior services to retail customers with added security like OTP, FRM Solution.



Retail branches now interconnected with single-window service and providing real-time online, real-time transactions to customers.

Instant account opening facility through Quick Account Opening, TAB Account Opening supported by e-KYC.

SIB offers Visa, MasterCard, and RuPay debit cards with online access to users for secure domestic and international transactions



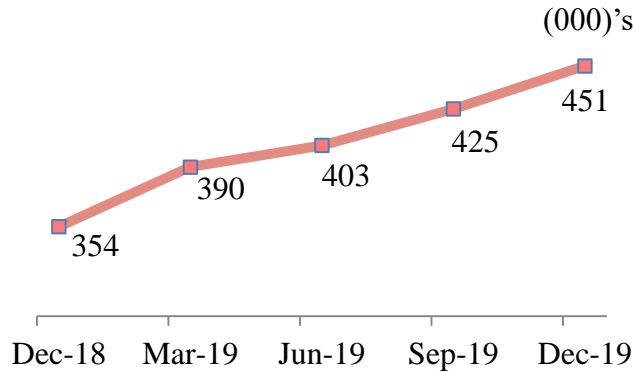
Centralized Processing Center allows enhanced risk management and customer creation with complete KYC compliance and fraud prevention tools



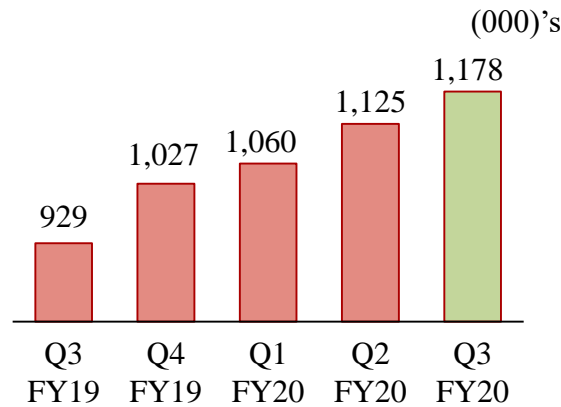
# Personal Banking: Technology Banking



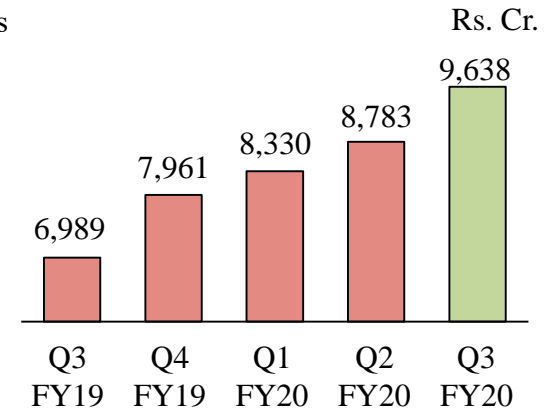
**Active Internet Users**



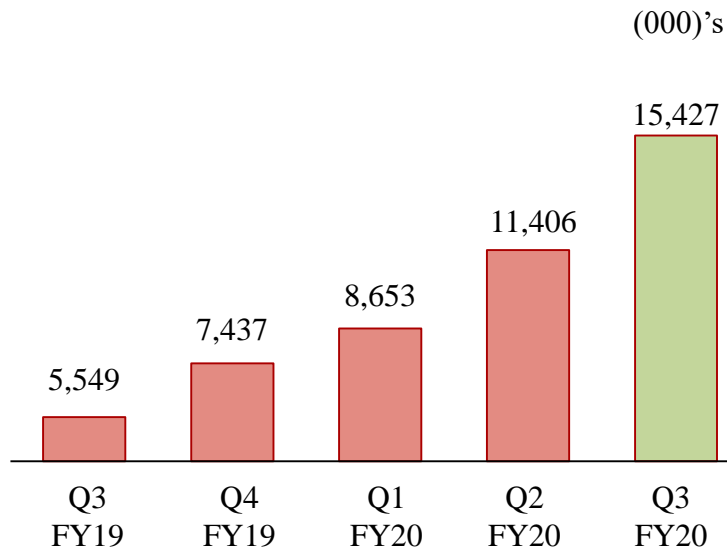
**Internet Transaction Volume**



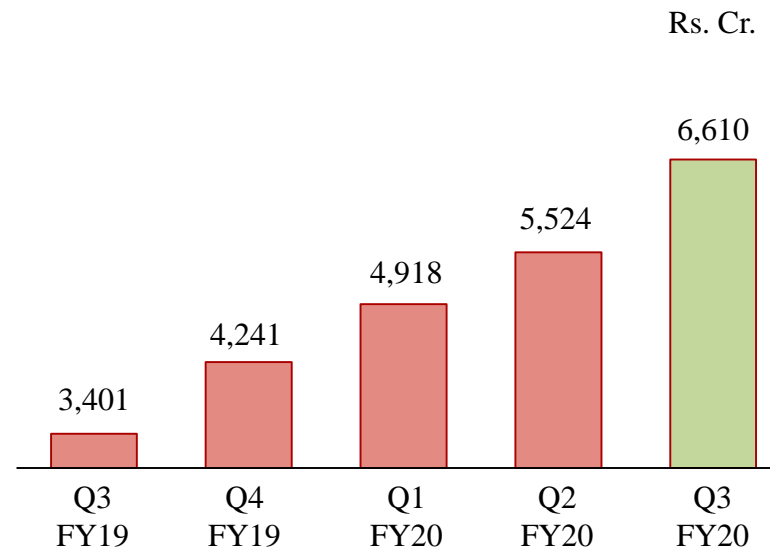
**Internet Transaction Value**



**Mobile Transaction Volume**



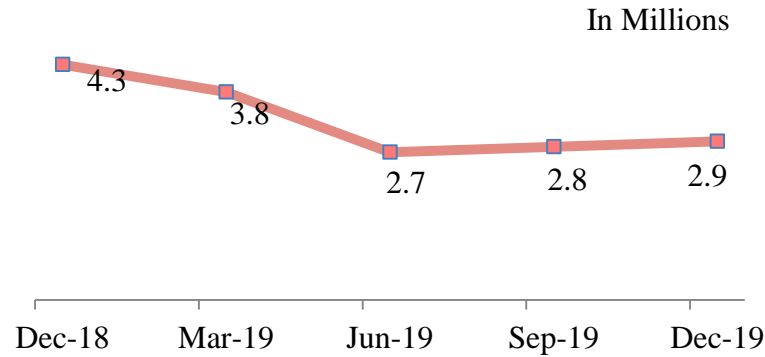
**Mobile Transaction Value**



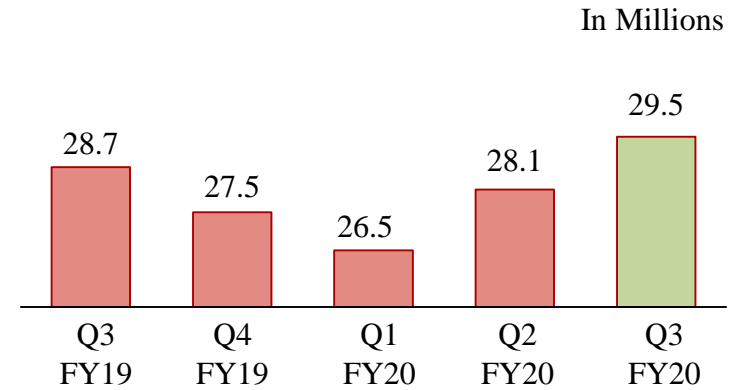
# Personal Banking: Debit Cards



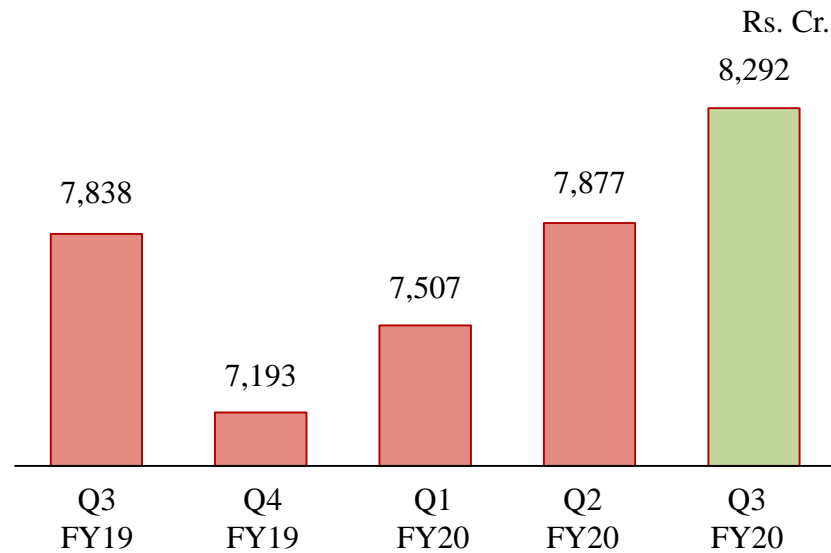
## No. of Active Debit Cards



## Debit Card Transaction Volumes



## Debit Card Transaction Value





## **Mr. V. G. Mathew, MD & CEO**

- Post Graduate in Physics and CAIIB with over 40 years of experience
- Joined SIB in January, 2014 as Executive Vice President and **appointed as MD & CEO in October 2014**
- Significant experience in Retail & Corporate Credit, Technology and Risk Management
- Joined SBI as a probationary officer in the Ahmadabad Circle in 1978 and was Chief General Manager before joining SIB
- The major assignments handled by Mr. Mathew in SBI are
  - Dy. General Manager (IT Networking Project)
  - Dy. General Manager and Branch Head, (Overseas Branch, Bangalore)
  - General Manager, (Corporate Accounts Group-Mumbai Branch)
  - Chief General Manager (Risk Management)
  - Chief General Manager (Corporate Accounts Group)
- He has served on various committees at Corporate Center of SBI such as Wholesale Banking Credit Committee, Investment Committee, Corporate Centre Credit Committee and was a Director on the Board of SBI Macquarie Infrastructure Trustee (P) Limited

# Leadership Team



## **Mr. Thomas Joseph K, EVP (Operations)**

- Bachelors Degree in Engineering and Diploma in Management & CAIIB
- He is associated with SIB since 1984 and heads Departments such as Risk Management, Technology, Marketing, Corporate Financial Management, Human Resource and Inspection & Vigilance
- He was Head of Credit handling a portfolio of Rs. 40,000 crores and was instrumental in the execution of the Retail Strategy of the Bank which saw significant growth in the MSME & Agriculture Sectors

## **Mr. G. Sivakumar, EVP (Credit)**

- Postgraduate in Chemistry and holds Masters Degree in Business Administration & CAIIB
- He heads Credit and Legal Departments
- He has over 35 Years of Experience in Domestic and International Banking in India and Abroad
- Before joining SIB, he was the General Manager and Head of Private Equity Vertical in State Bank of India where he was responsible for Private Equity and Venture Capital Investments made by the Bank
- He was also a nominee director on the Board of Directors of four companies and Investment Committee of more than ten Alternative Investment Funds

## **Mr. K. N. Reghunathan, EVP (Treasury)**

- Commerce Graduate & CAIIB
- He is responsible for Treasury Operations of the Bank along with International Banking Division
- Before joining SIB, he was associated with Union Bank of India and was General Manager of Treasury and International Banking Division.
- He was the Bank's nominee on the Board of FIMMDA and SBI Global Factors and Member of the Advisory Committee of Metropolitan Stock Exchange of India, IDFC Investment Fund, TATA Growth Fund, TATA Innovative Fund, India Advantage Fund I & II

# Management Team

## **Mr. Benoy Varghese (Country Head - Wholesale Banking)**

- Bachelors Degree in Arts & Masters Degree in Business Administration and CAIIB

## **Mr. Raphael T.J., Chief General Manager (Chief Information Officer)**

- Bachelors Degree in Commerce, Masters in EXIM, Diploma in Financial Management and CAIIB

## **Mr. John Thomas (Country Head - Business Development)**

- Bachelors Degree in Science, MBA and CAIIB

## **Mr. Shelly Joseph, General Manager**

- Masters Degree in Commerce & CAIIB

## **Mr. Sanchay Kumar Sinha (Country Head - Retail Banking)**

- Bachelor's degree in Arts, Post Graduate Certificate in Business Management (XLRI)

## **Mr. Chandrasekhar Mukherjee, Chief People Officer**

- Bachelors Degree in Commerce
- Post Graduation Diploma in Personnel Management & Industrial Relation

# Management Team



## **Mr. Anto George T, General Manager (Head of Inspection & Vigilance Department and Chief of Internal Vigilance)**

- Bachelors Degree in Arts & Post Graduate Diploma in Computer Application and MBA in HR Management
- Certification in RDBMS & Oracle 8i and JAIIB

## **Mr. Reddy N J, General Manager**

- Masters Degree in Commerce & LLB

## **Mrs. Chithra H, Chief Financial Officer**

- Bachelors Degree in Commerce
- Associate member of the Institute of Chartered Accountants of India
- Certified Associate of the Indian Institute of Banking & Finance

## **Mr. Sibi P M, Chief Compliance Officer**

- Bachelor of Technology
- Certified Associate of Indian Institute of Banking & Finance
- FRM and GARP

## **Mr. Jimmy Mathew, Company Secretary**

- Bachelors Degree in Commerce, Associate Member of Institute of Company Secretary of India and Institute of Cost & Management Accountants of India. Also a Certified Associate of the Indian Institute of Banking & Finance

# Safe Harbour

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